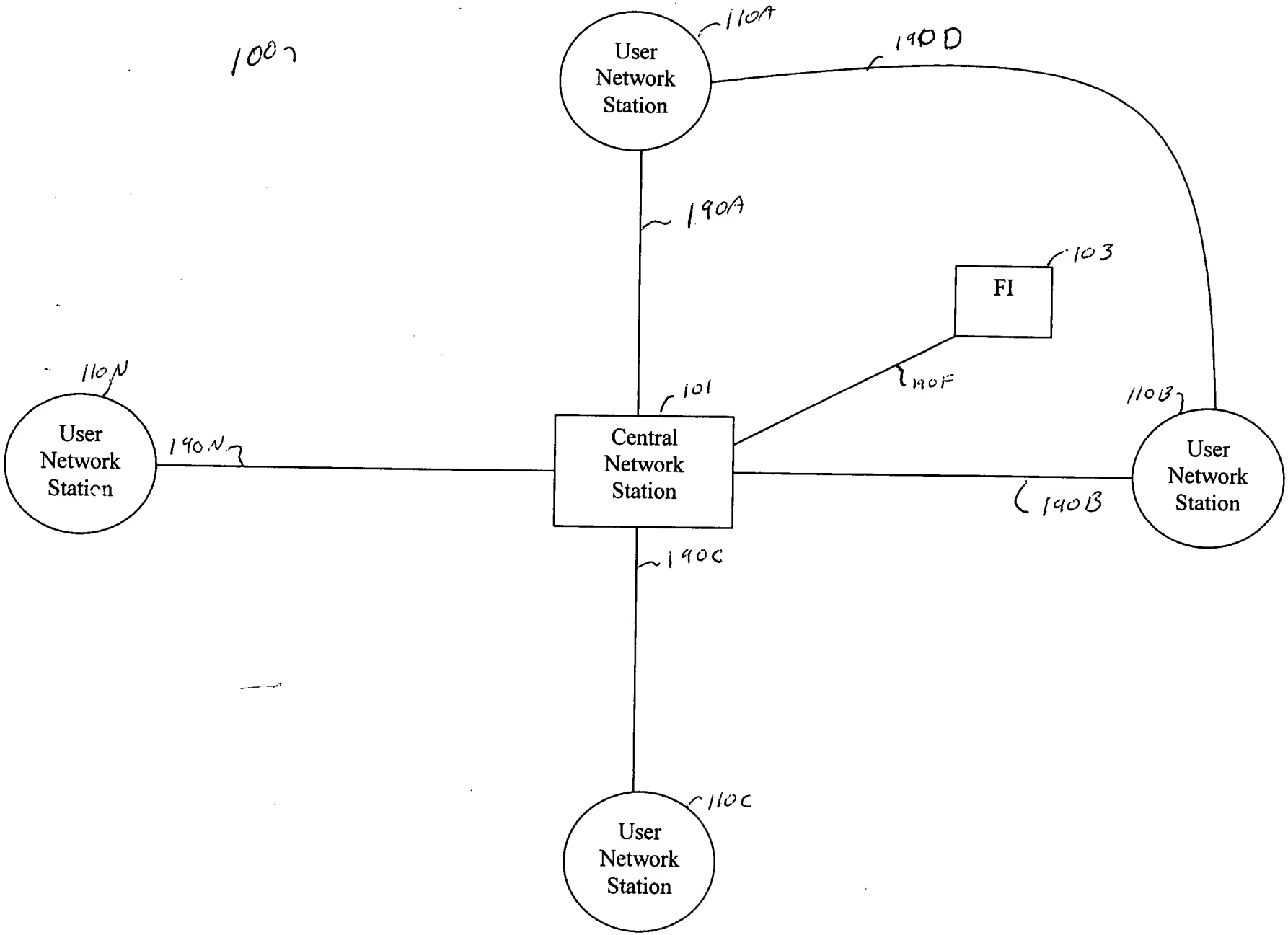


Figure 1A
(Prior Art)

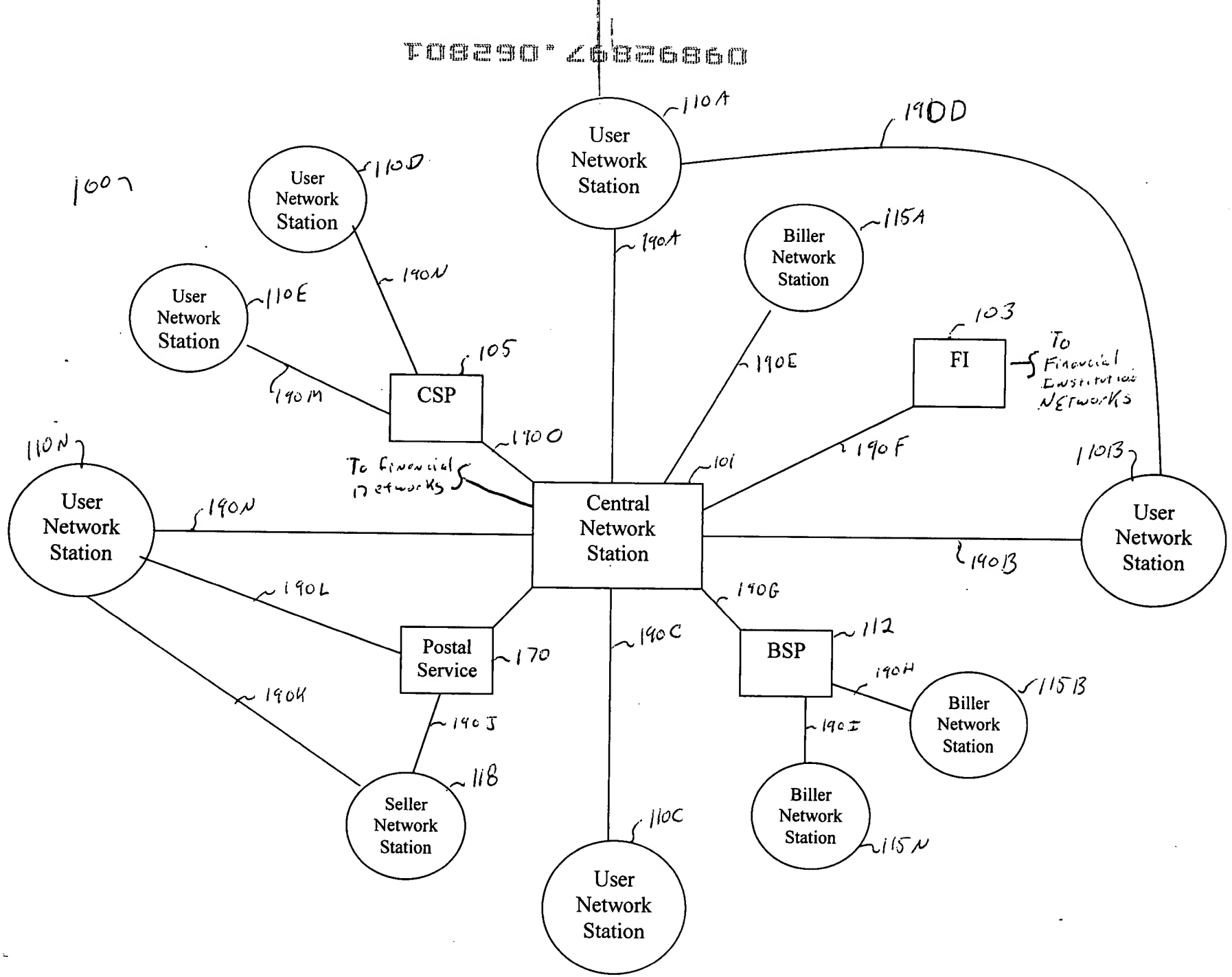


Figure 1B
(Prior Art)

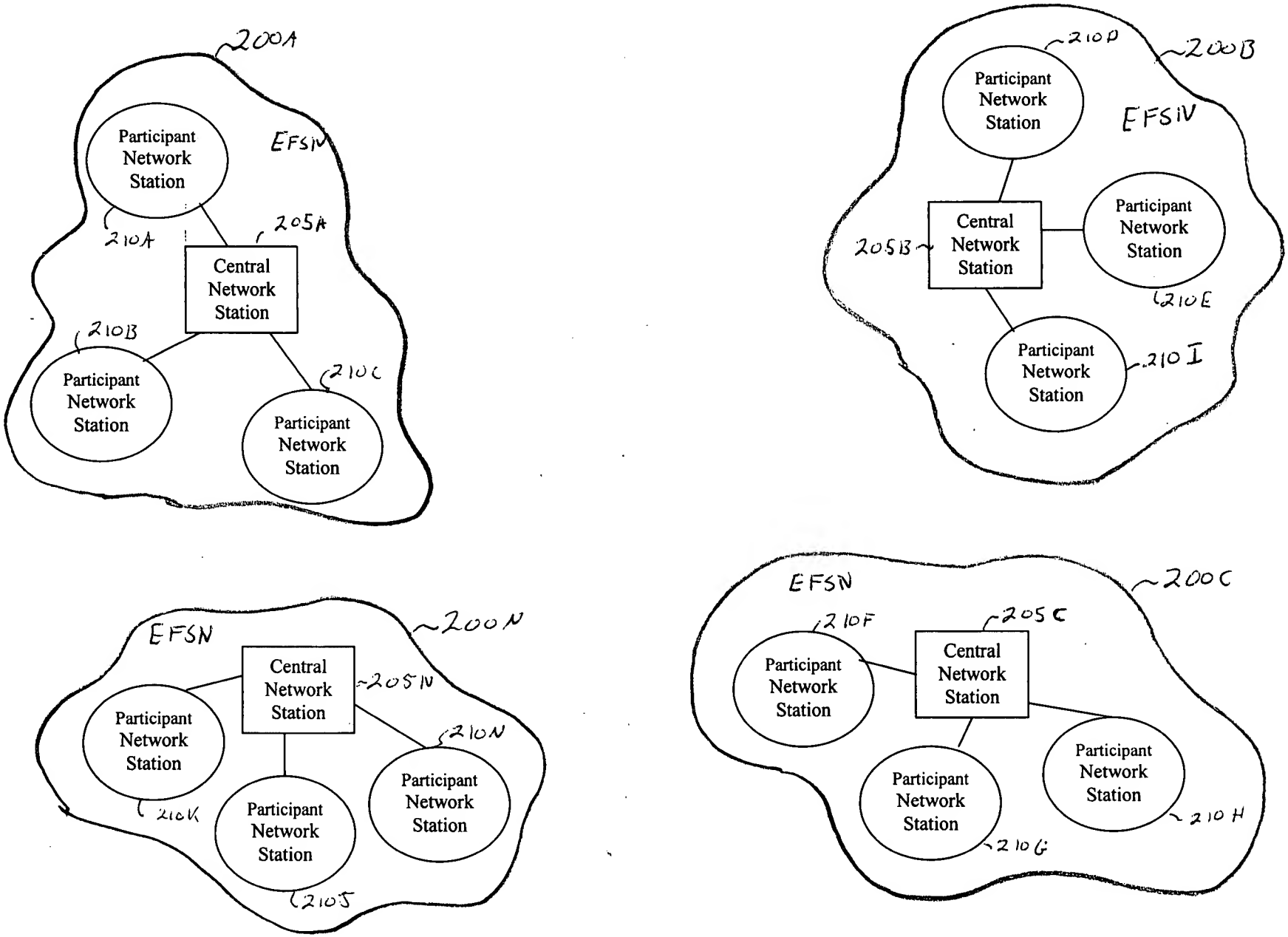


Figure 2
(Prior Art)

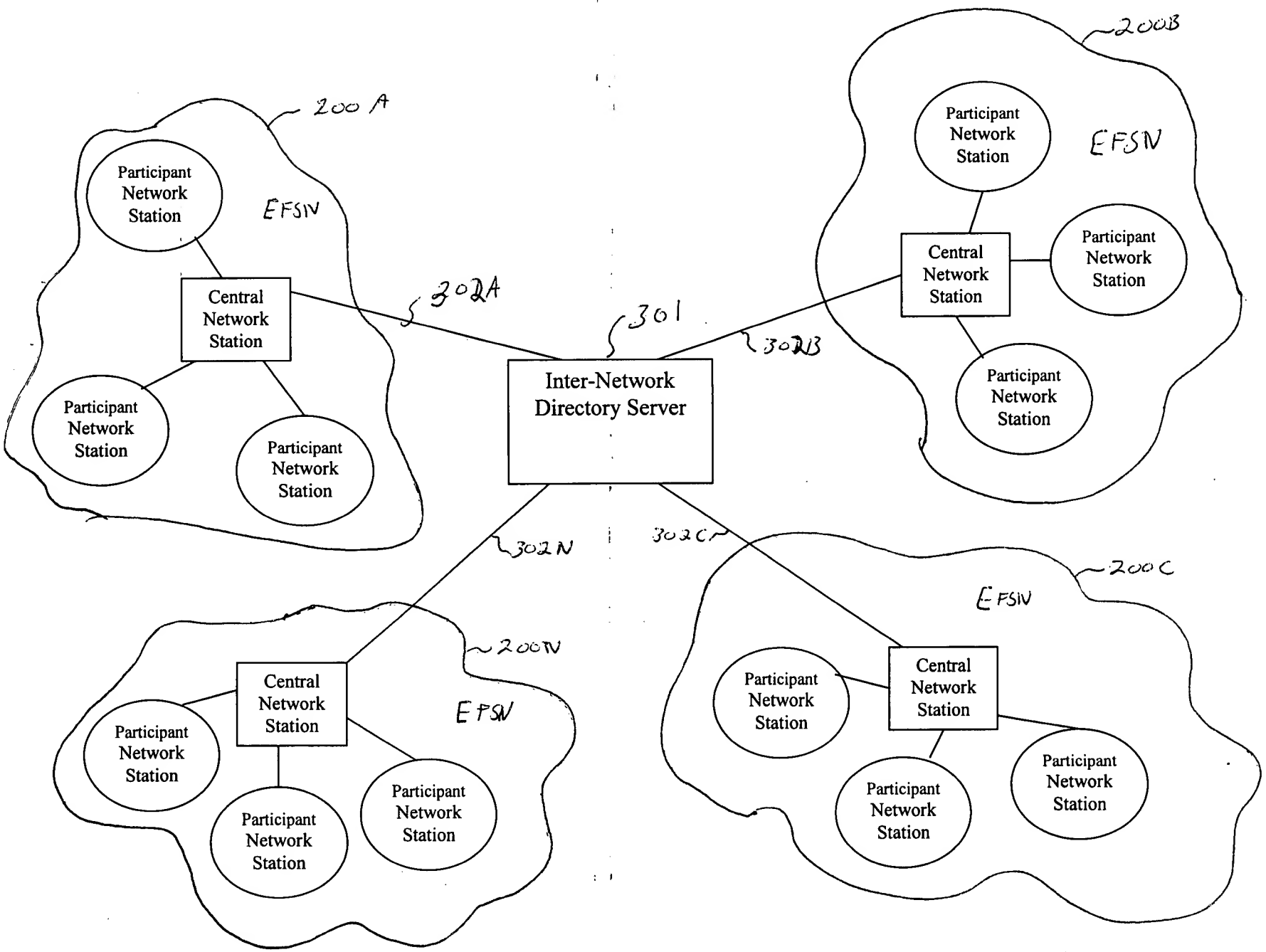


Figure 3

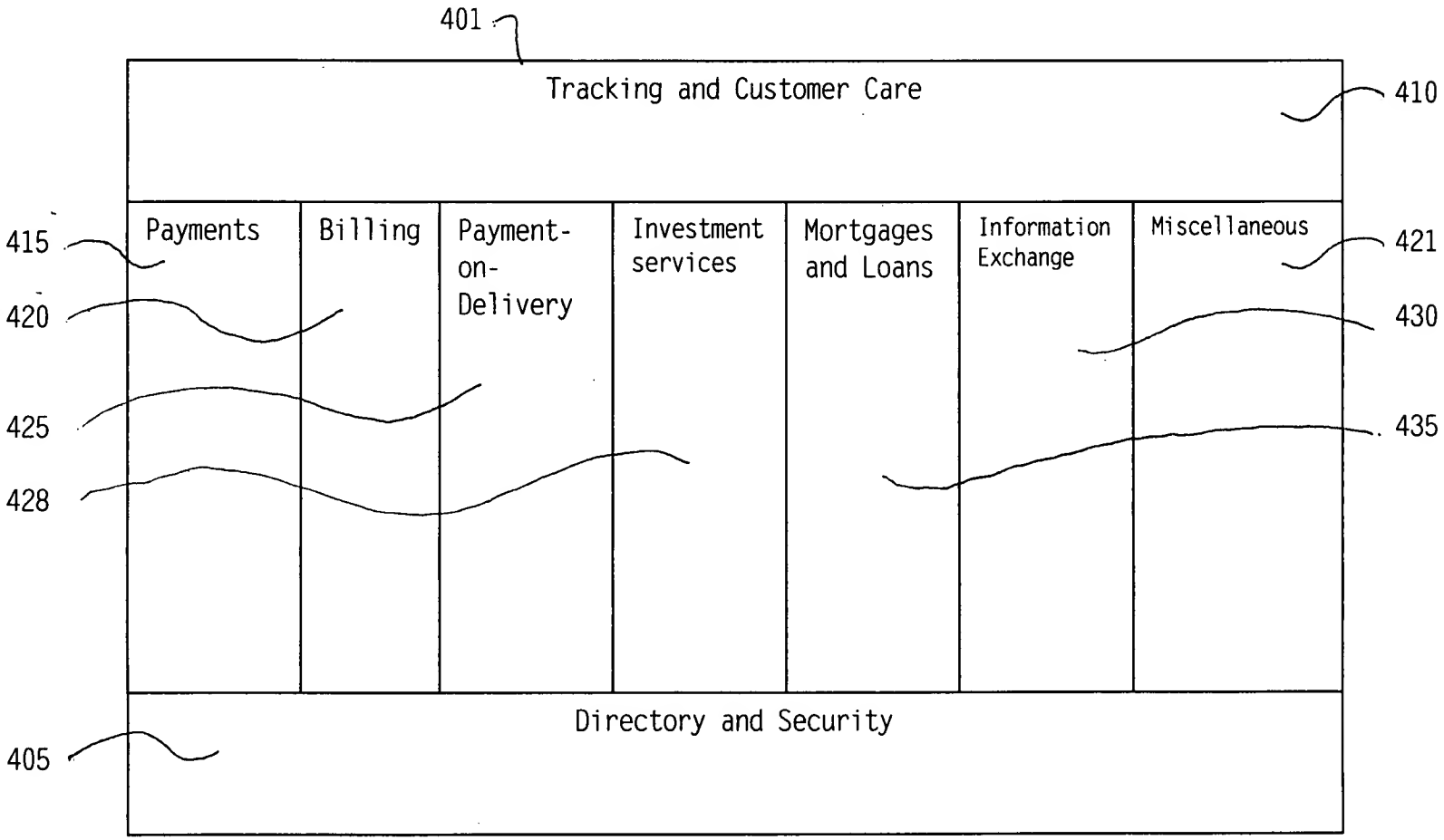

401
Tracking and Customer Care
410
Payments
Billing
Payment-on-Delivery
Investment services
Mortgages and Loans
Information Exchange
Miscellaneous
415
420
425
428
421
430
435
Directory and Security
405

FIGURE 4

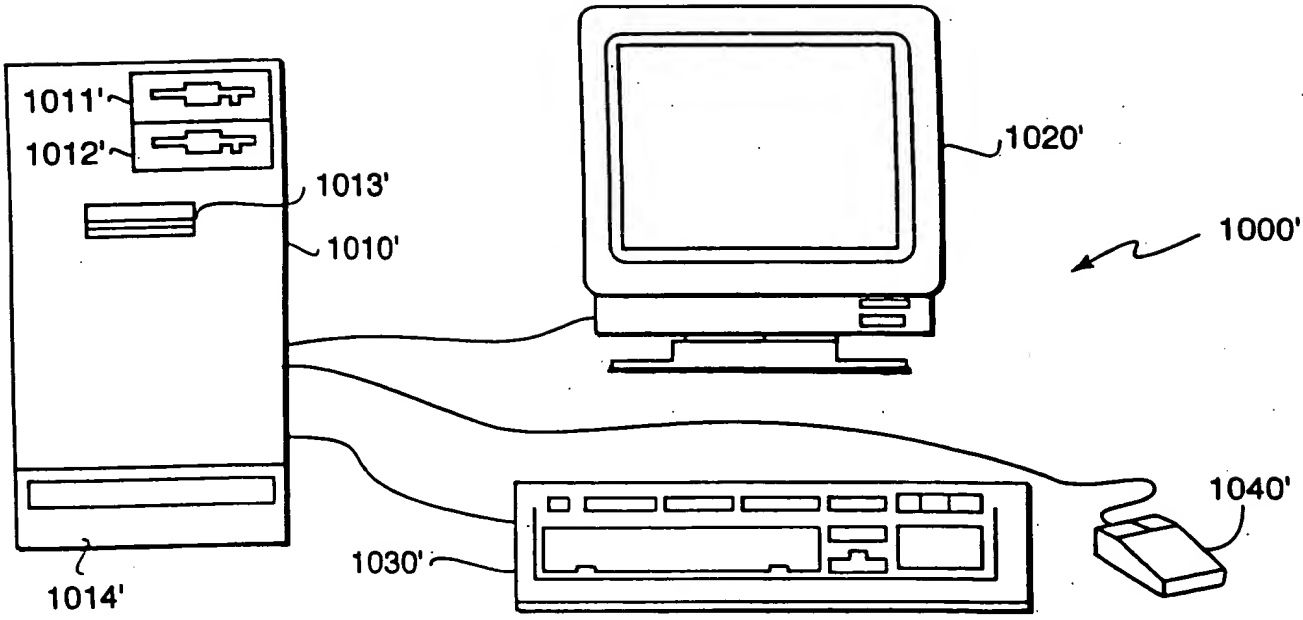


FIGURE 5

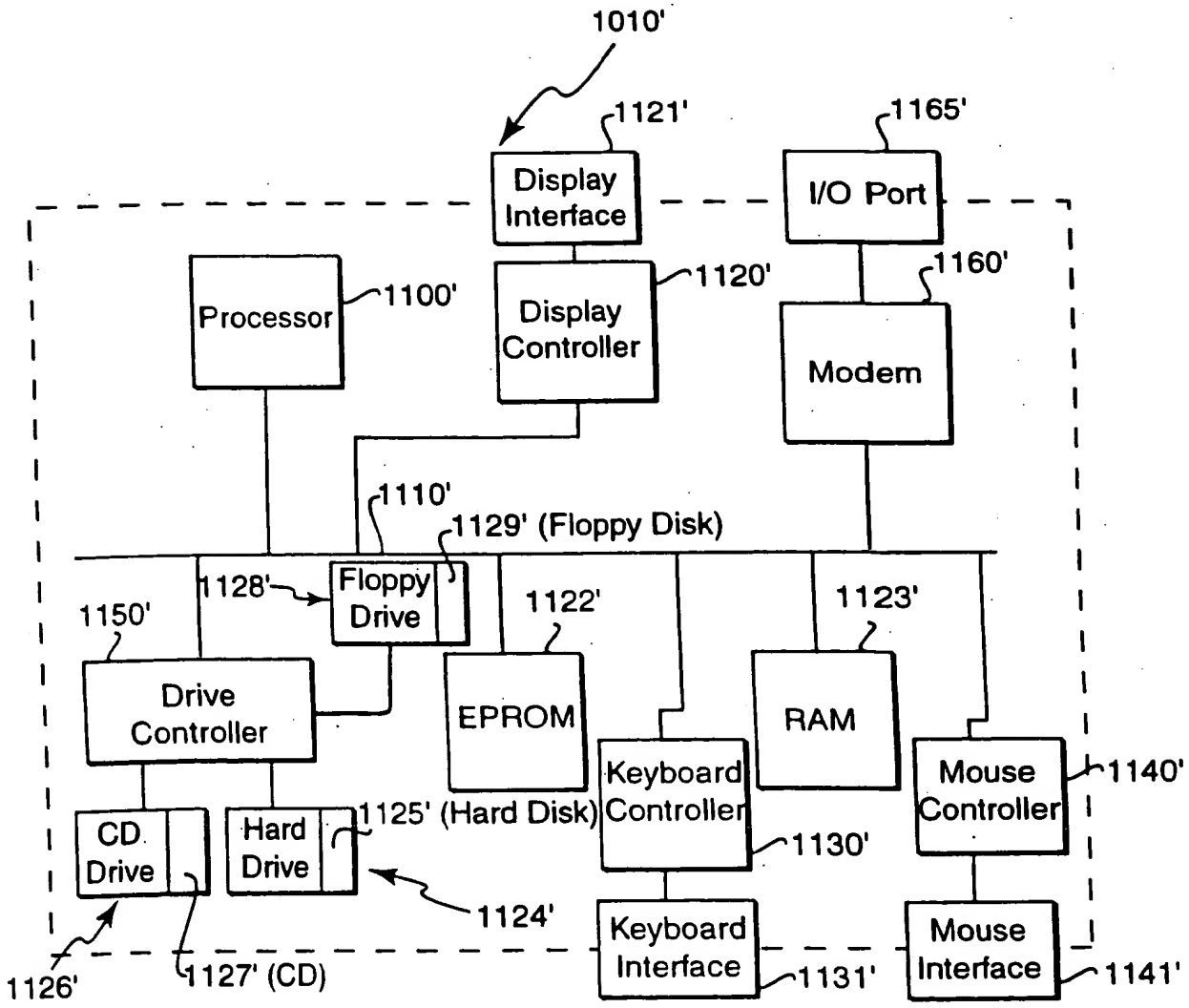

1010'
1121'
1165'
Display Interface
I/O Port
Processor
1100'
Display Controller
1120'
1160'
Modem
1110'
1129' (Floppy Disk)
1128'
Floppy Drive
1150'
1122'
1123'
Drive Controller
EPROM
RAM
Keyboard Controller
Mouse Controller
1140'
CD Drive
Hard Drive
1125' (Hard Disk)
1130'
1124'
Keyboard Interface
Mouse Interface
1126'
1127' (CD)
1131'
1141'

FIGURE 6

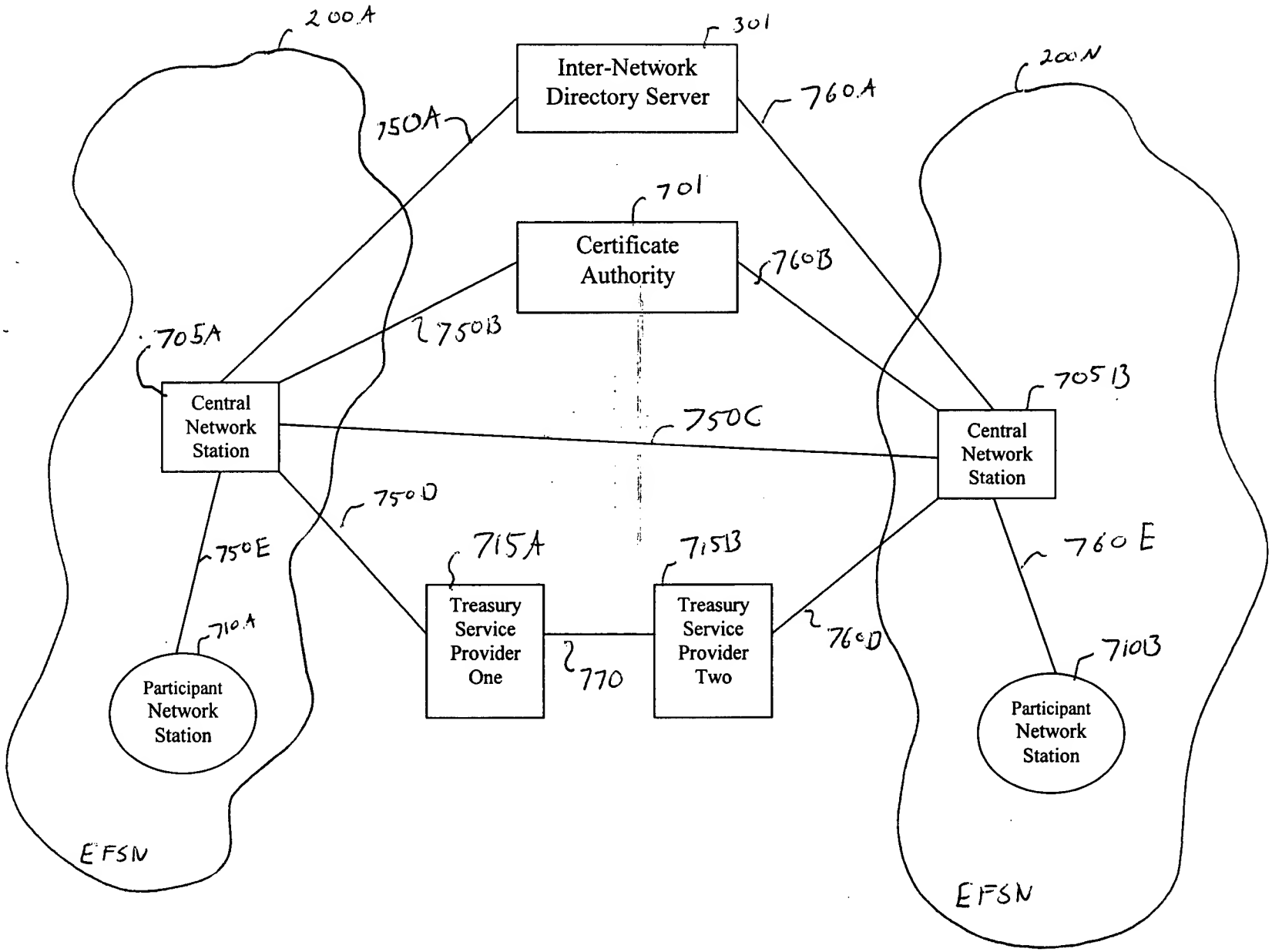

200A
301
Inter-Network Directory Server
760A
750A
200N
701
Certificate Authority
760B
705A
750B
705B
Central Network Station
750C
Central Network Station
750D
750E
715A
715B
760E
Treasury Service Provider One
Treasury Service Provider Two
760D
770
710A
710B
Participant Network Station
Participant Network Station
EFSN
EFSN

Figure 7

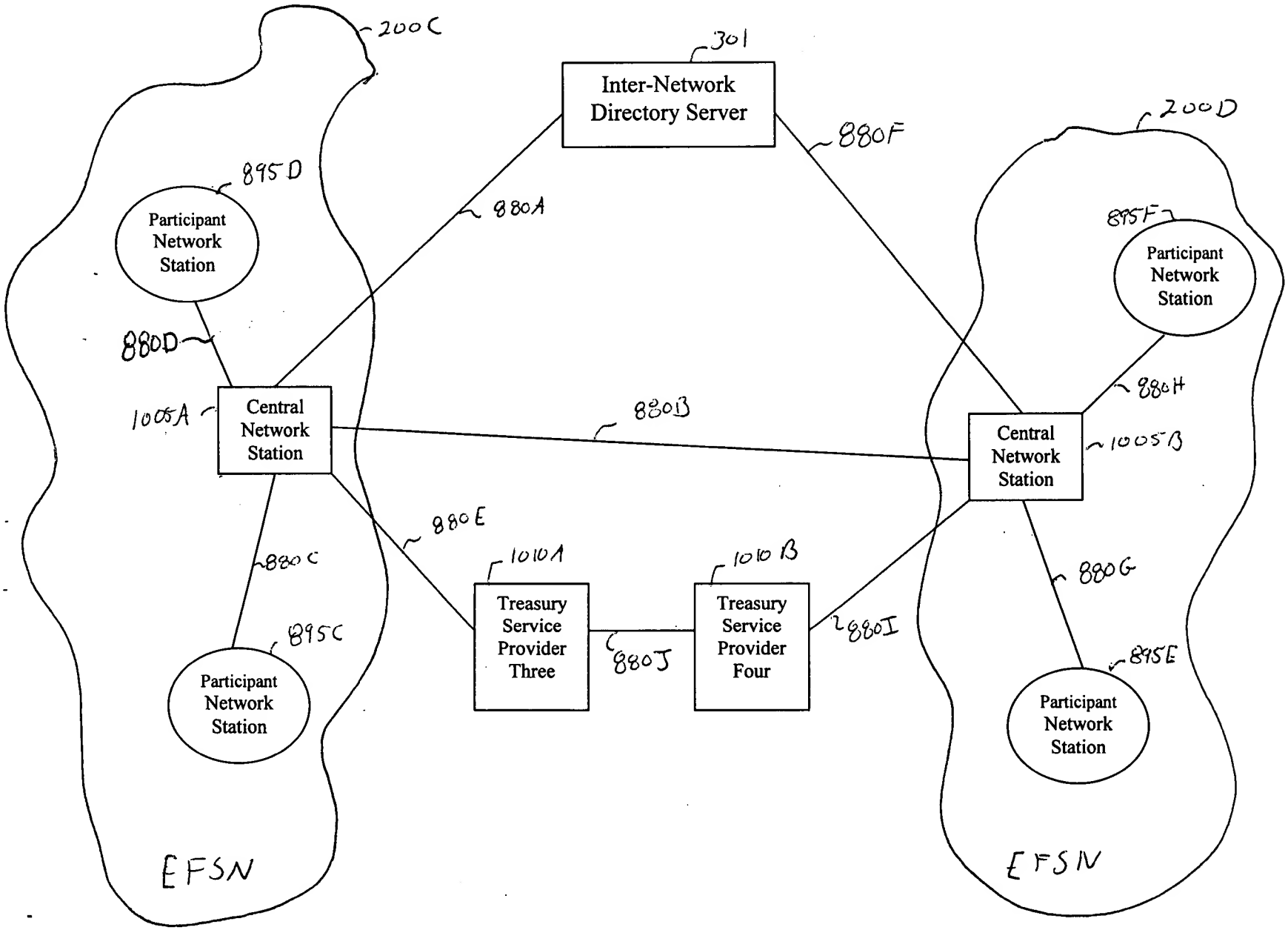
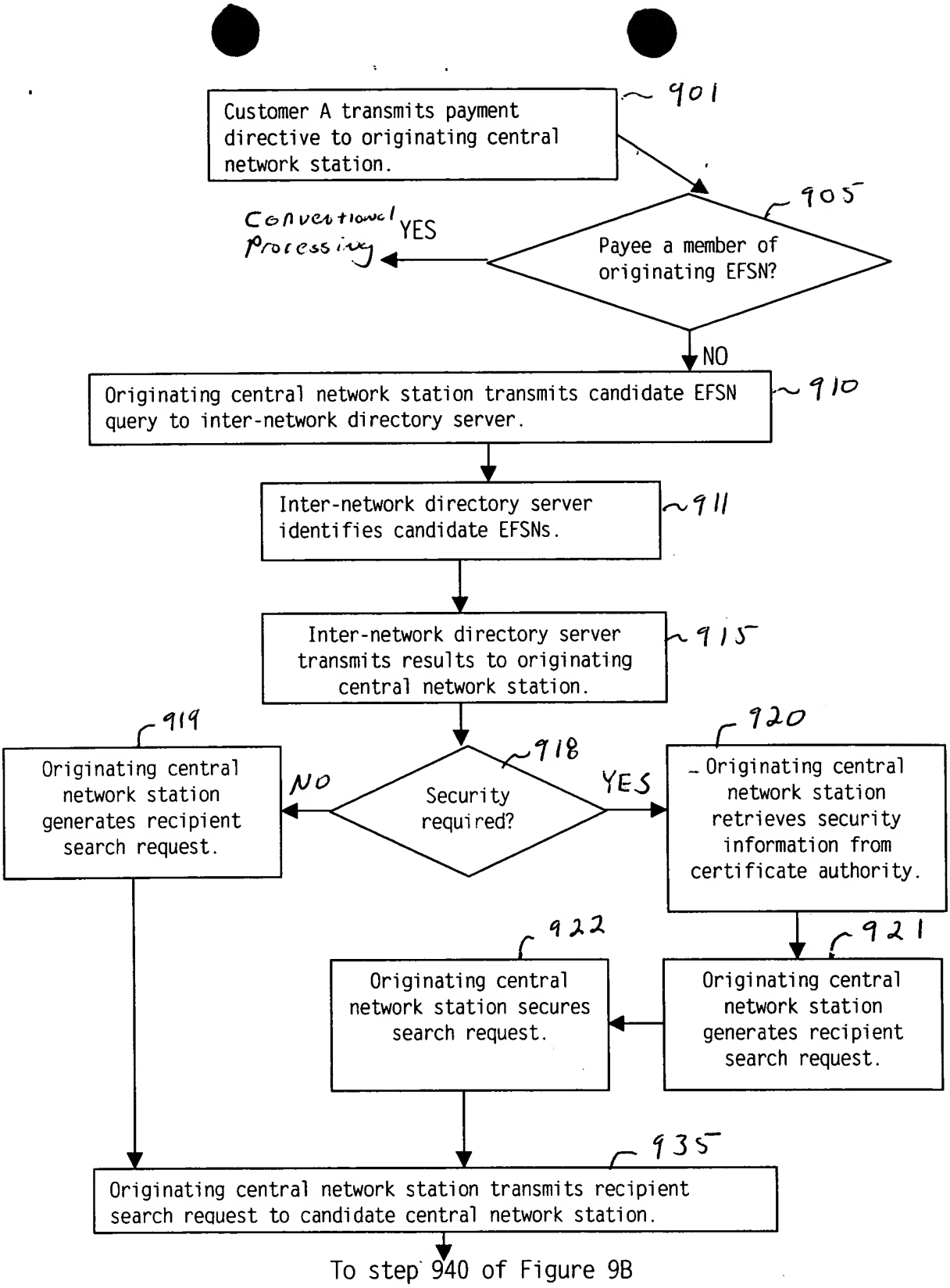

200C
301
Inter-Network Directory Server
880F
200D
895D
Participant Network Station
880A
895F
Participant Network Station
880D
880H
1005A
Central Network Station
880B
Central Network Station
1005B
880E
1010A
1010B
880C
880G
Treasury Service Provider Three
880J
Treasury Service Provider Four
880I
895C
Participant Network Station
895E
Participant Network Station
EFSN
EFSN

Figure 8


Customer A transmits payment directive to originating central network station.
901
Payee a member of originating EFSN?
905
Conventional Processing
YES
NO
Originating central network station transmits candidate EFSN query to inter-network directory server.
910
Inter-network directory server identifies candidate EFSNs.
911
Inter-network directory server transmits results to originating central network station.
915
Security required?
918
NO
YES
Originating central network station generates recipient search request.
919
Originating central network station retrieves security information from certificate authority.
920
Originating central network station generates recipient search request.
921
Originating central network station secures search request.
922
Originating central network station transmits recipient search request to candidate central network station.
935
To step 940 of Figure 9B

FIRURE 9A

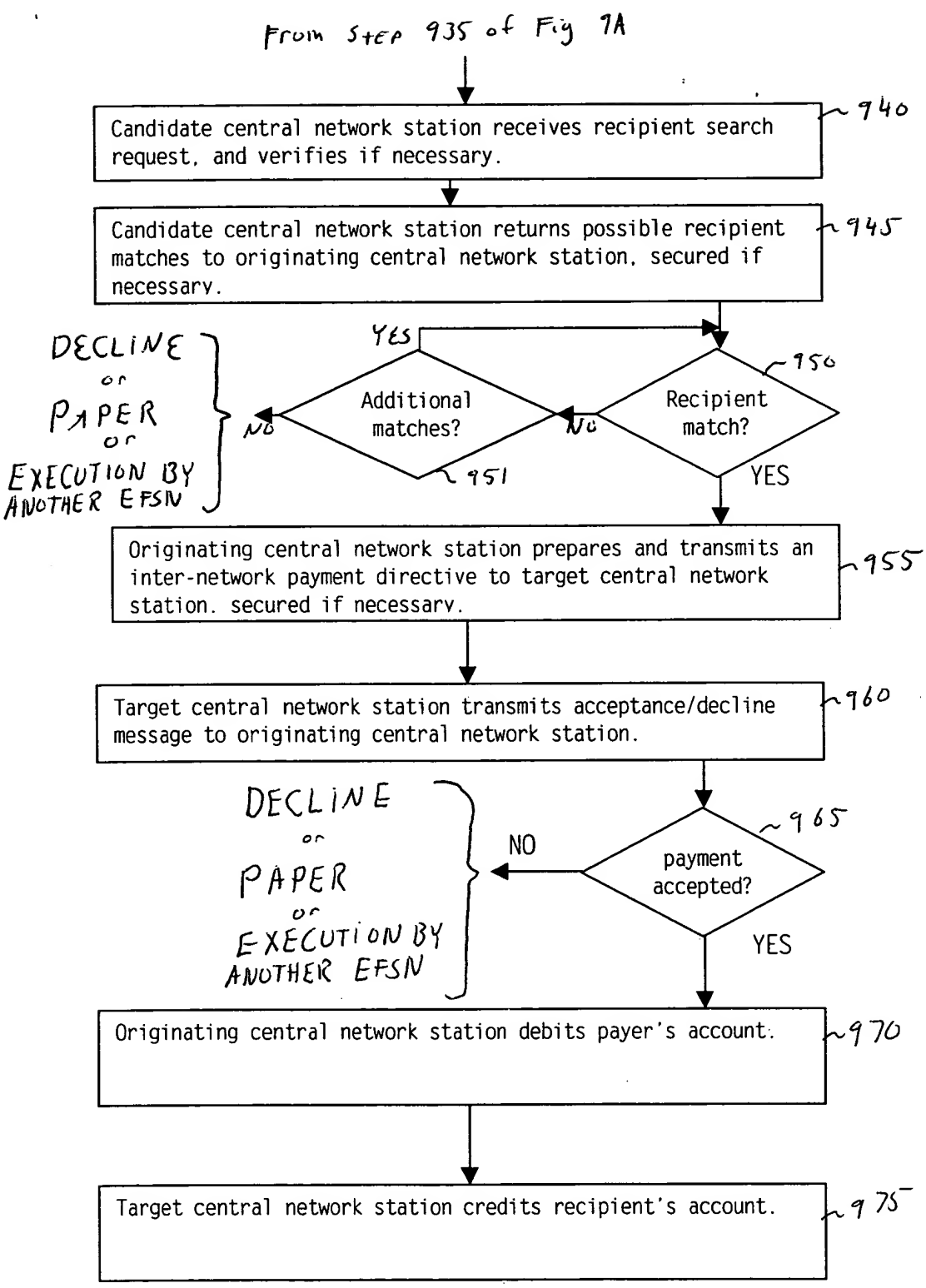

From step 935 of Fig 7A
Candidate central network station receives recipient search request, and verifies if necessary.
940
Candidate central network station returns possible recipient matches to originating central network station, secured if necessary.
945
YES
Additional matches?
NO
951
Recipient match?
NO
950
YES
DECLINE or PAPER or EXECUTION BY ANOTHER EFSN
Originating central network station prepares and transmits an inter-network payment directive to target central network station, secured if necessary.
955
Target central network station transmits acceptance/decline message to originating central network station.
960
payment accepted?
NO
965
YES
DECLINE or PAPER or EXECUTION BY ANOTHER EFSN
Originating central network station debits payer's account.
970
Target central network station credits recipient's account.
975

FIGURE 9B

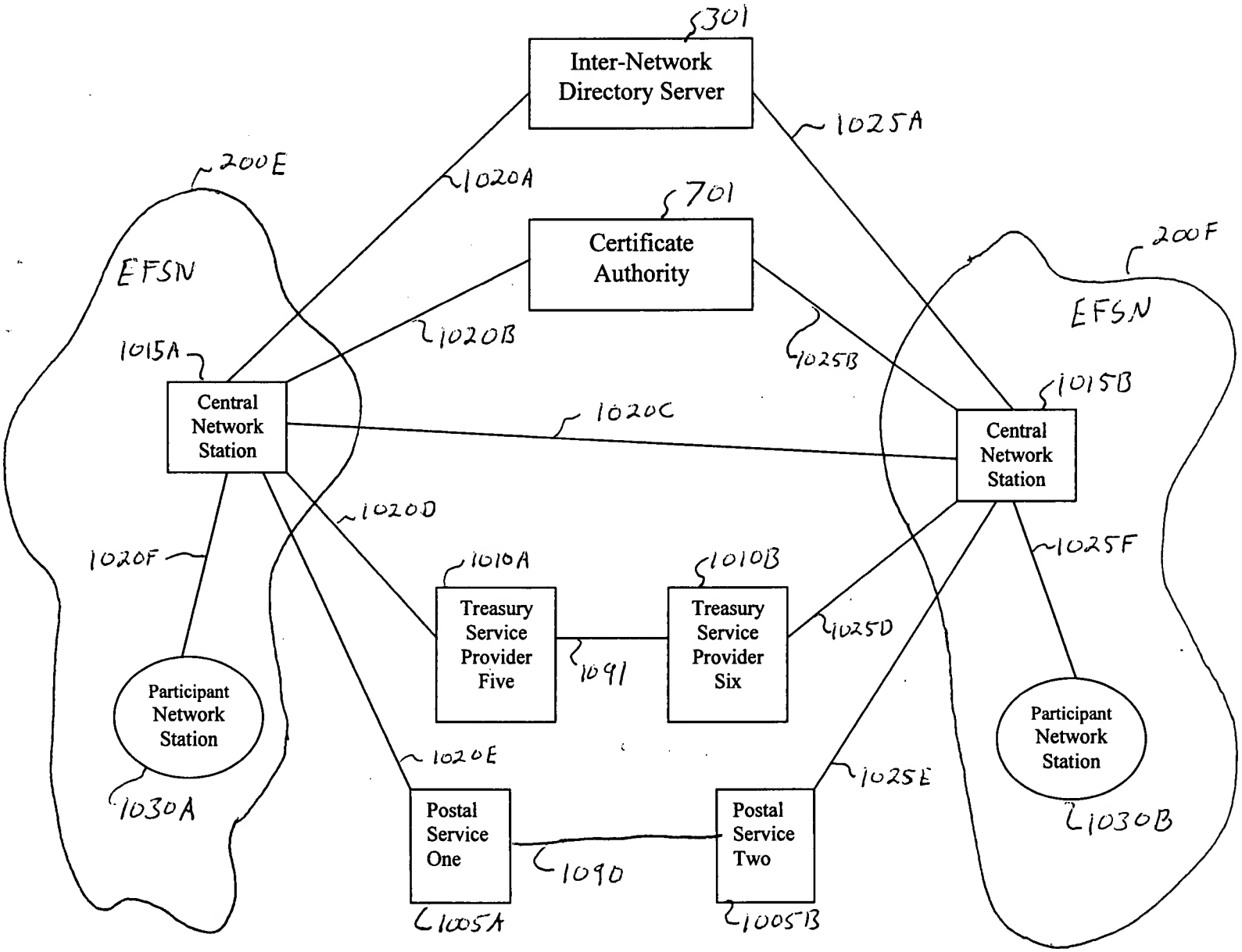

301
Inter-Network Directory Server
1025A
200E
1020A
701
Certificate Authority
200F
EFSN
EFSN
1020B
1025B
1015A
1015B
Central Network Station
1020C
Central Network Station
1020D
1020F
1025F
1010A
1010B
Treasury Service Provider Five
1091
Treasury Service Provider Six
1025D
Participant Network Station
1020E
1025E
Participant Network Station
1030A
1030B
Postal Service One
1090
Postal Service Two
1005A
1005B

Figure 10

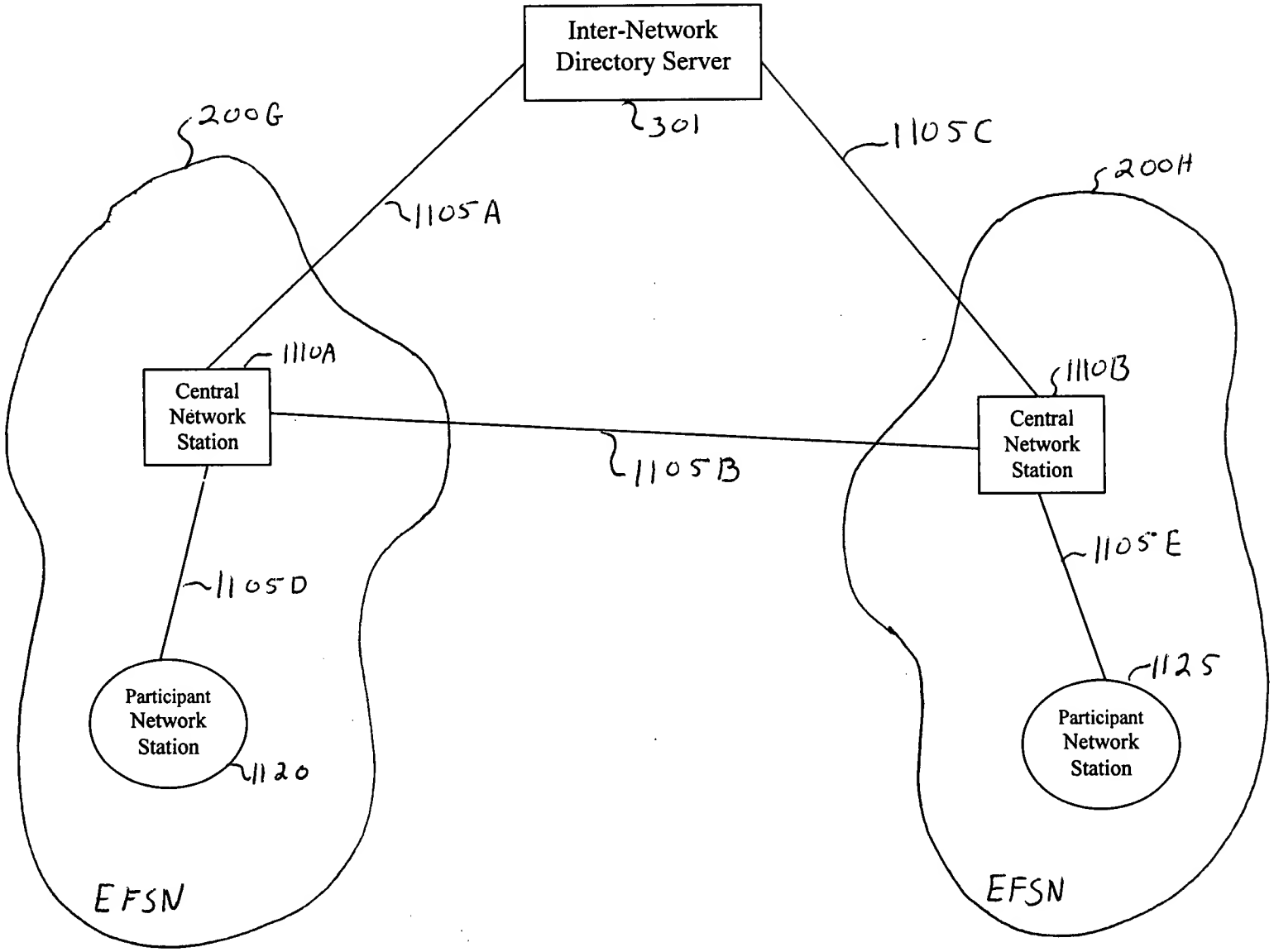

Inter-Network Directory Server
301
200G
1105C
200H
1105A
1110A
Central Network Station
1110B
Central Network Station
1105B
1105D
1105E
1125
Participant Network Station
1120
Participant Network Station
EFSN
EFSN

Figure 11

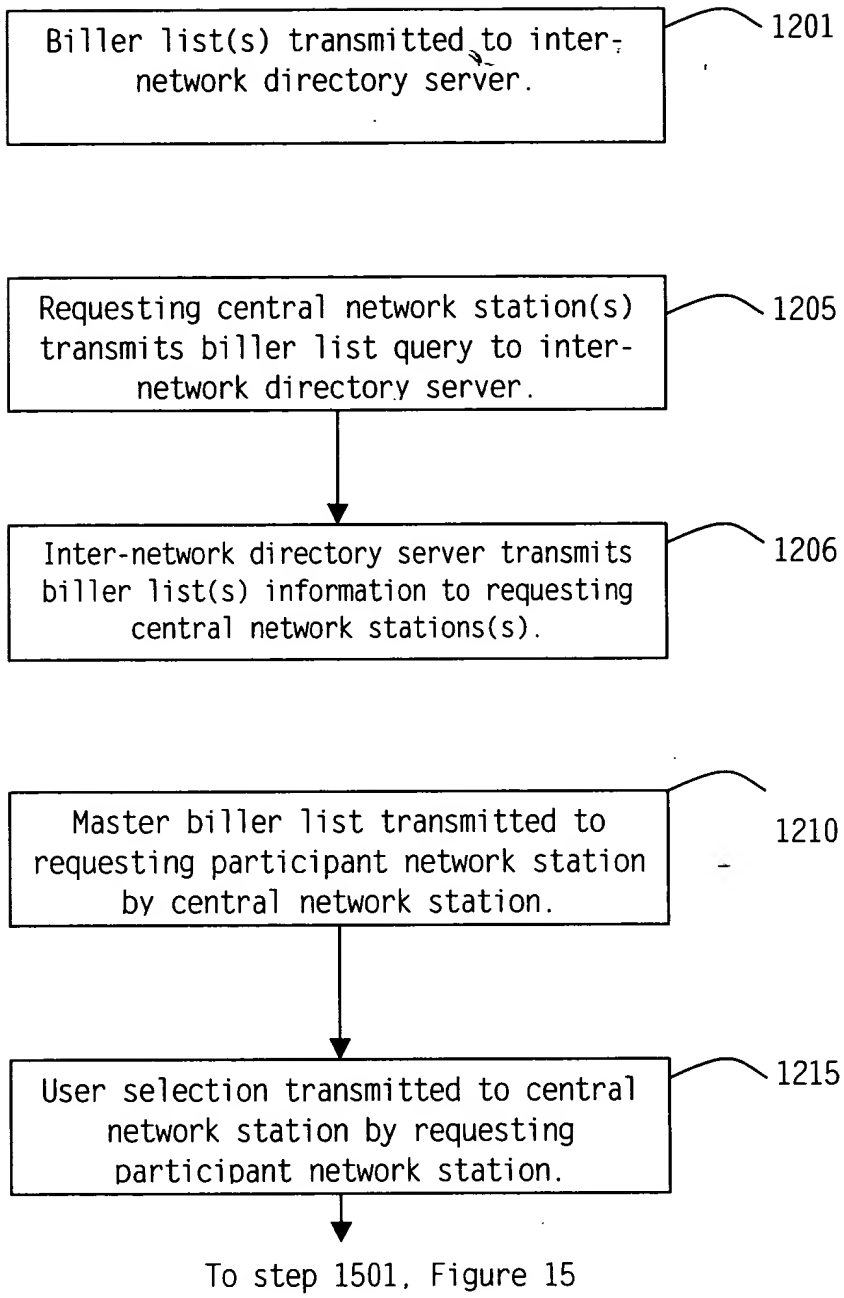

Biller list(s) transmitted to inter-network directory server.
1201
Requesting central network station(s) transmits biller list query to inter-network directory server.
1205
Inter-network directory server transmits biller list(s) information to requesting central network stations(s).
1206
Master biller list transmitted to requesting participant network station by central network station.
1210
User selection transmitted to central network station by requesting participant network station.
1215
To step 1501, Figure 15

FIGURE 12

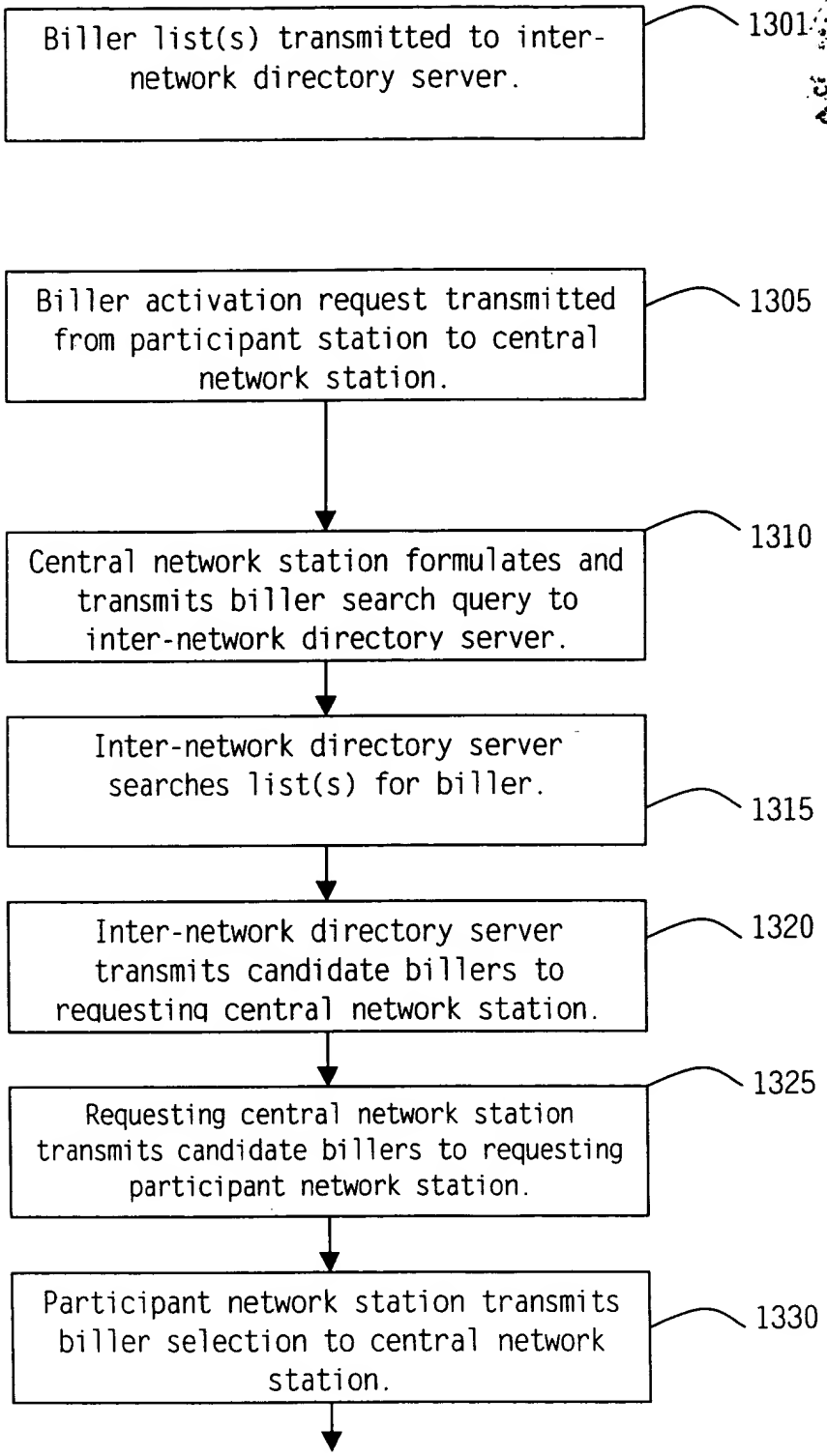

Biller list(s) transmitted to inter-network directory server.
1301
Biller activation request transmitted from participant station to central network station.
1305
Central network station formulates and transmits biller search query to inter-network directory server.
1310
Inter-network directory server searches list(s) for biller.
1315
Inter-network directory server transmits candidate billers to requesting central network station.
1320
Requesting central network station transmits candidate billers to requesting participant network station.
1325
Participant network station transmits biller selection to central network station.
1330
To step 1501, Figure 15

FIGURE 13

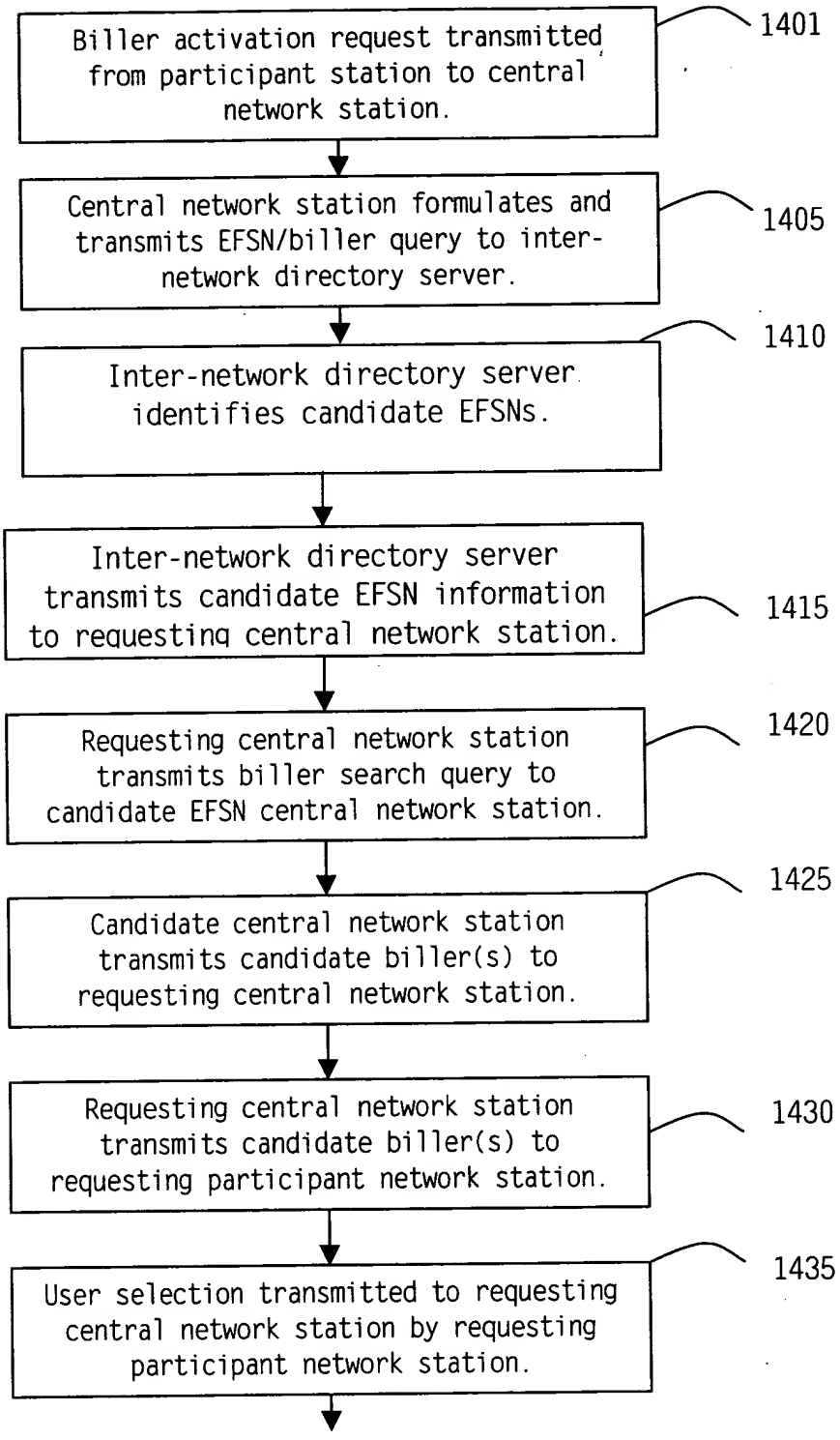

Biller activation request transmitted from participant station to central network station.
1401
Central network station formulates and transmits EFSN/biller query to inter-network directory server.
1405
Inter-network directory server identifies candidate EFSNs.
1410
Inter-network directory server transmits candidate EFSN information to requesting central network station.
1415
Requesting central network station transmits biller search query to candidate EFSN central network station.
1420
Candidate central network station transmits candidate biller(s) to requesting central network station.
1425
Requesting central network station transmits candidate biller(s) to requesting participant network station.
1430
User selection transmitted to requesting central network station by requesting participant network station.
1435
To step 1501, Figure 15

FIGURE 14

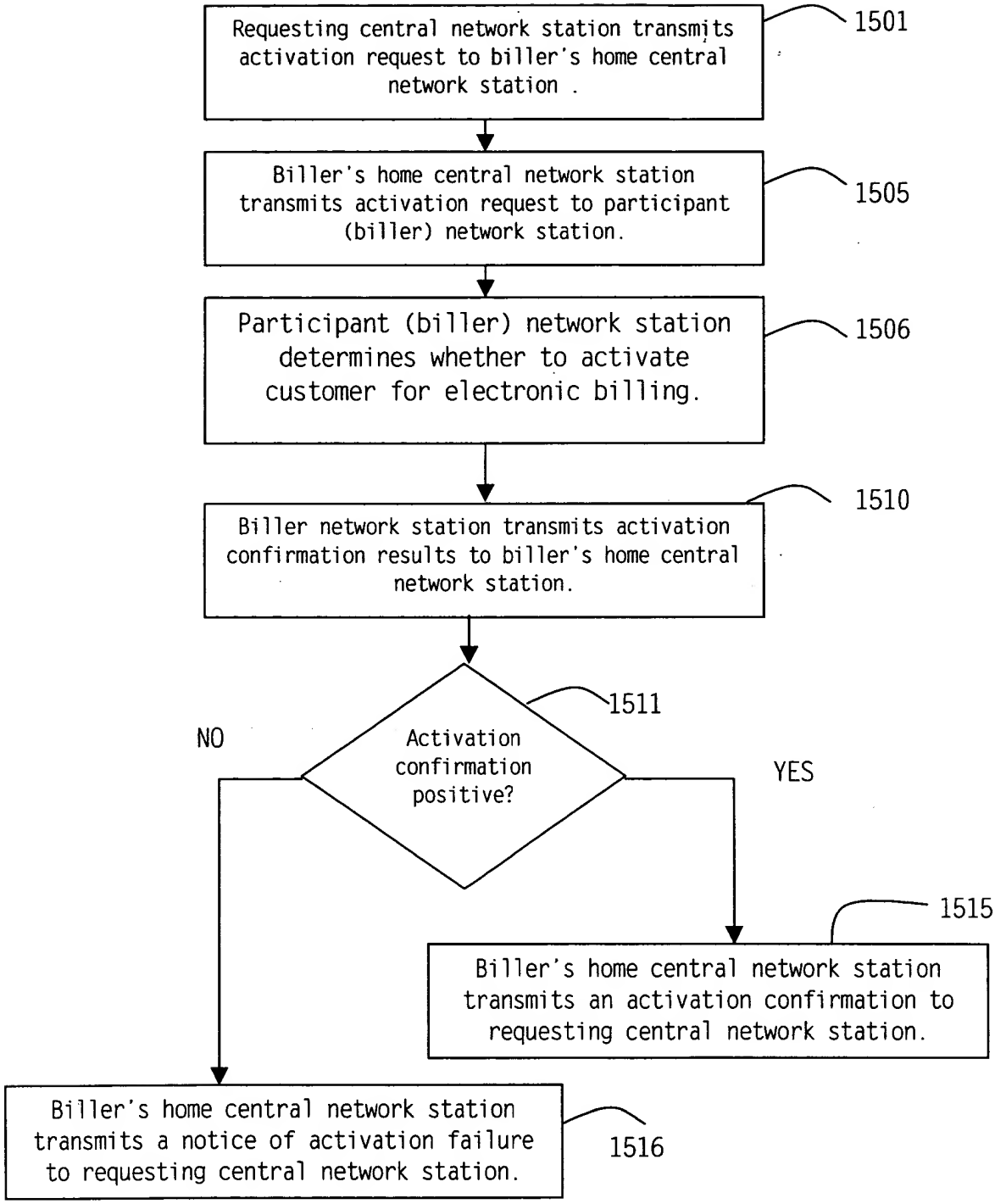

Requesting central network station transmits activation request to biller's home central network station .
1501
Biller's home central network station transmits activation request to participant (biller) network station.
1505
Participant (biller) network station determines whether to activate customer for electronic billing.
1506
Biller network station transmits activation confirmation results to biller's home central network station.
1510
Activation confirmation positive?
1511
NO
YES
Biller's home central network station transmits an activation confirmation to requesting central network station.
1515
Biller's home central network station transmits a notice of activation failure to requesting central network station.
1516

FIGURE 15

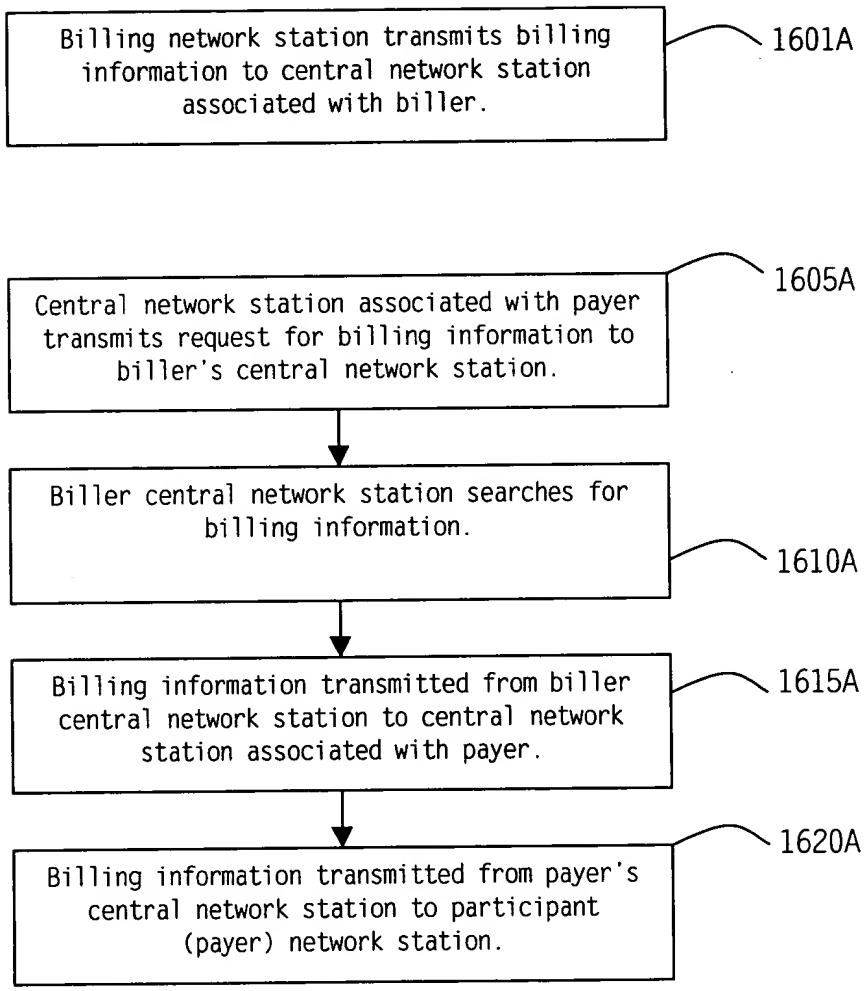

Billing network station transmits billing information to central network station associated with biller.
1601A
Central network station associated with payer transmits request for billing information to biller's central network station.
1605A
Biller central network station searches for billing information.
1610A
Billing information transmitted from biller central network station to central network station associated with payer.
1615A
Billing information transmitted from payer's central network station to participant (payer) network station.
1620A

FIGURE 16A

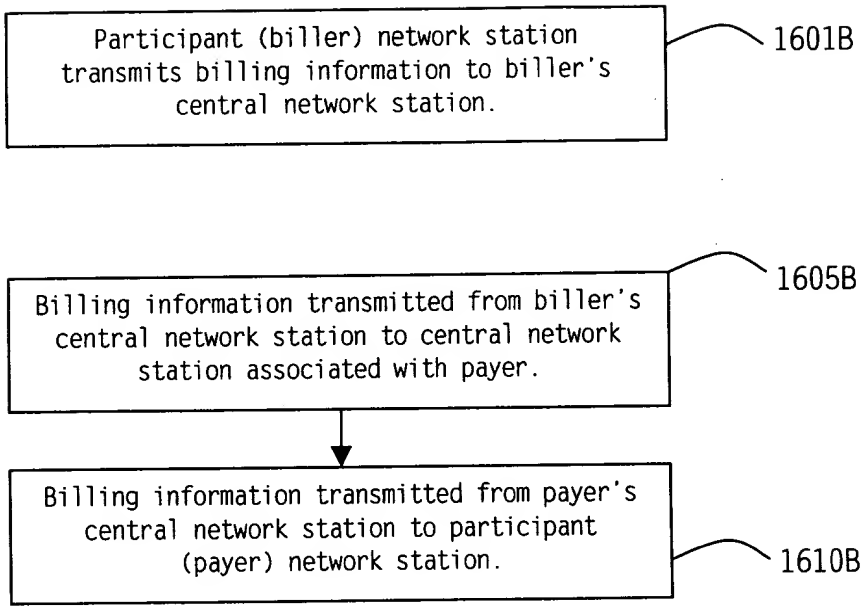

Participant (biller) network station transmits billing information to biller's central network station.
1601B
Billing information transmitted from biller's central network station to central network station associated with payer.
1605B
Billing information transmitted from payer's central network station to participant (payer) network station.
1610B

FIGURE 16B

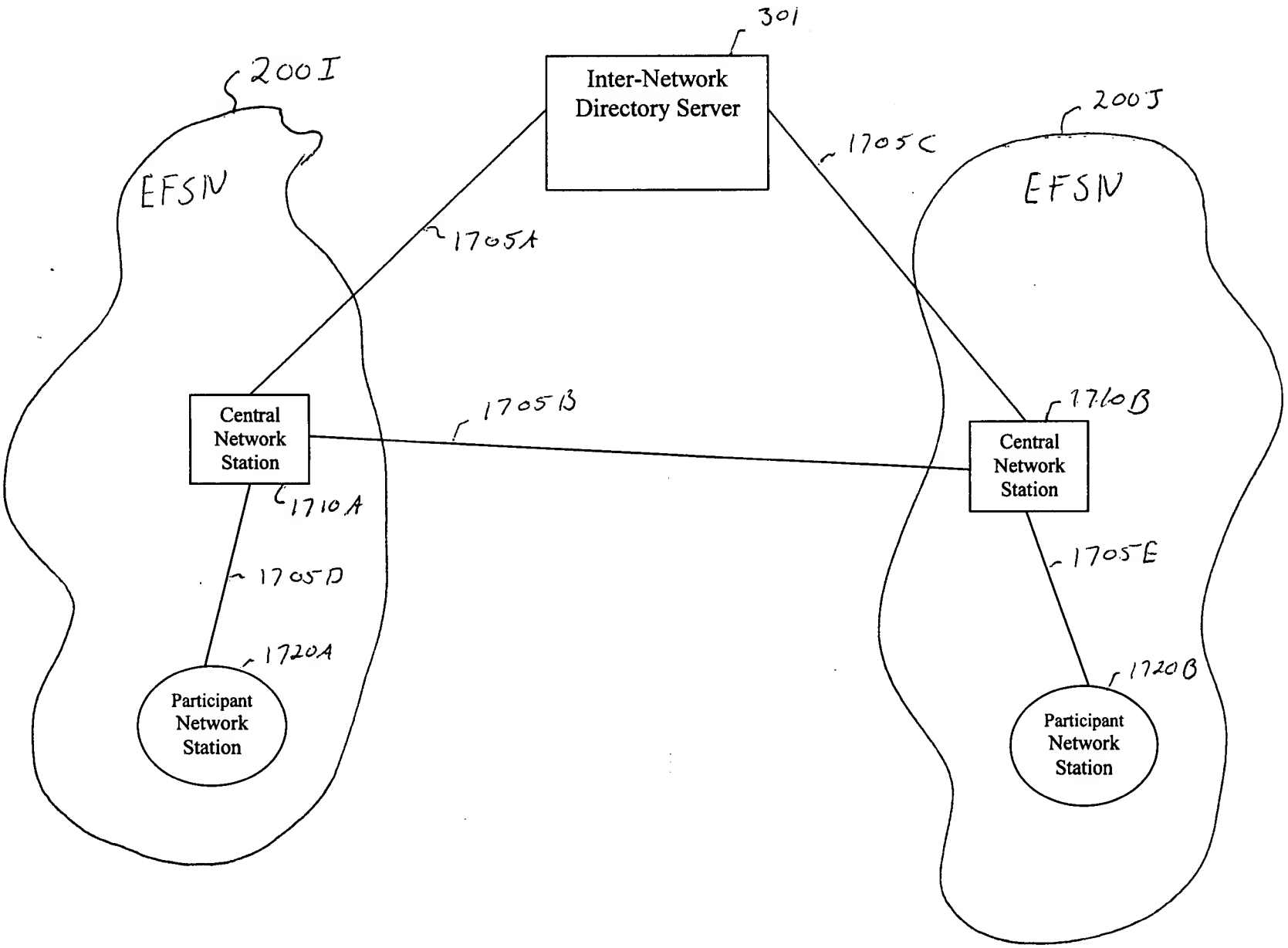
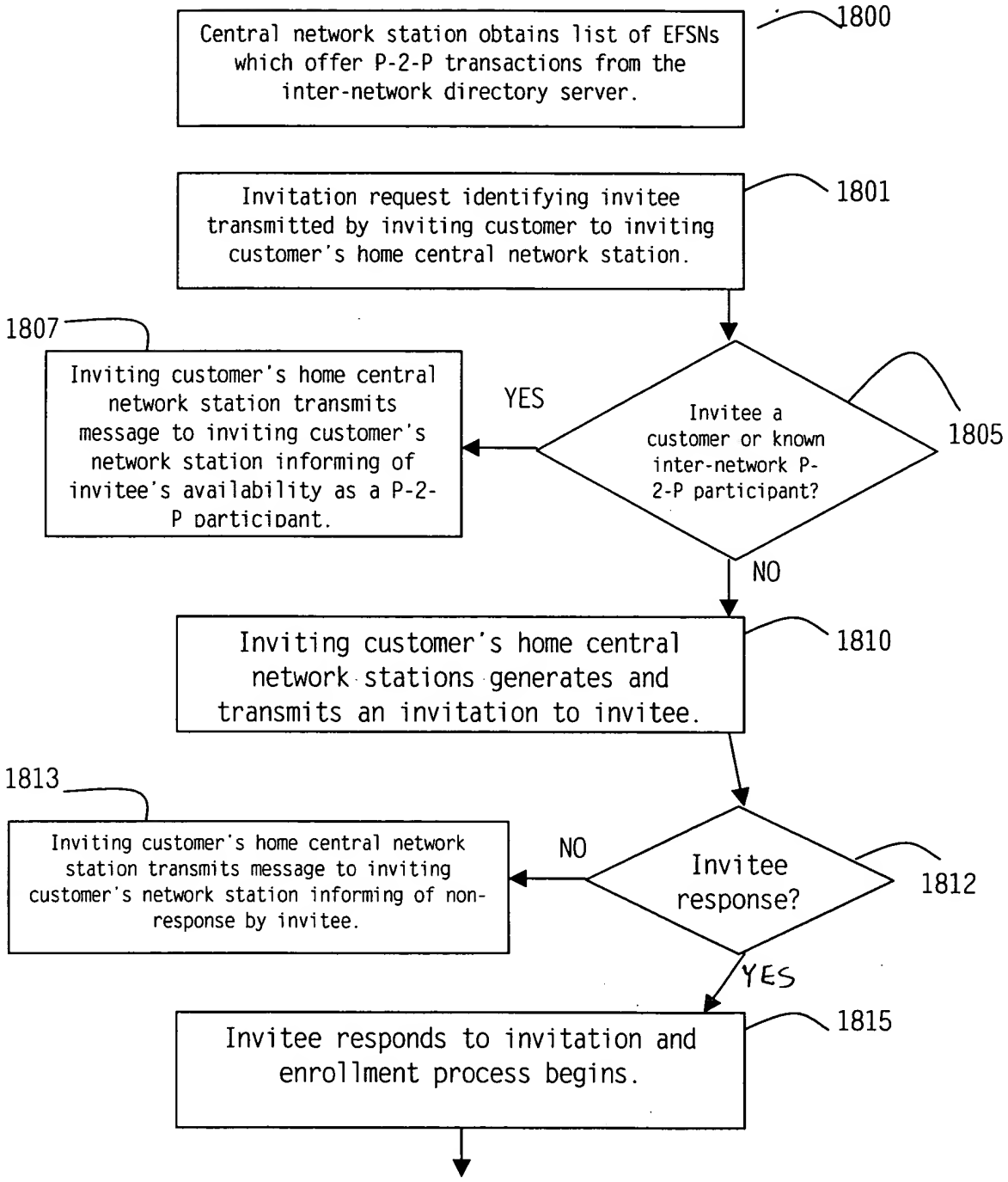


Figure 17



To step 1820, Figure 18B

FIGURE 18A

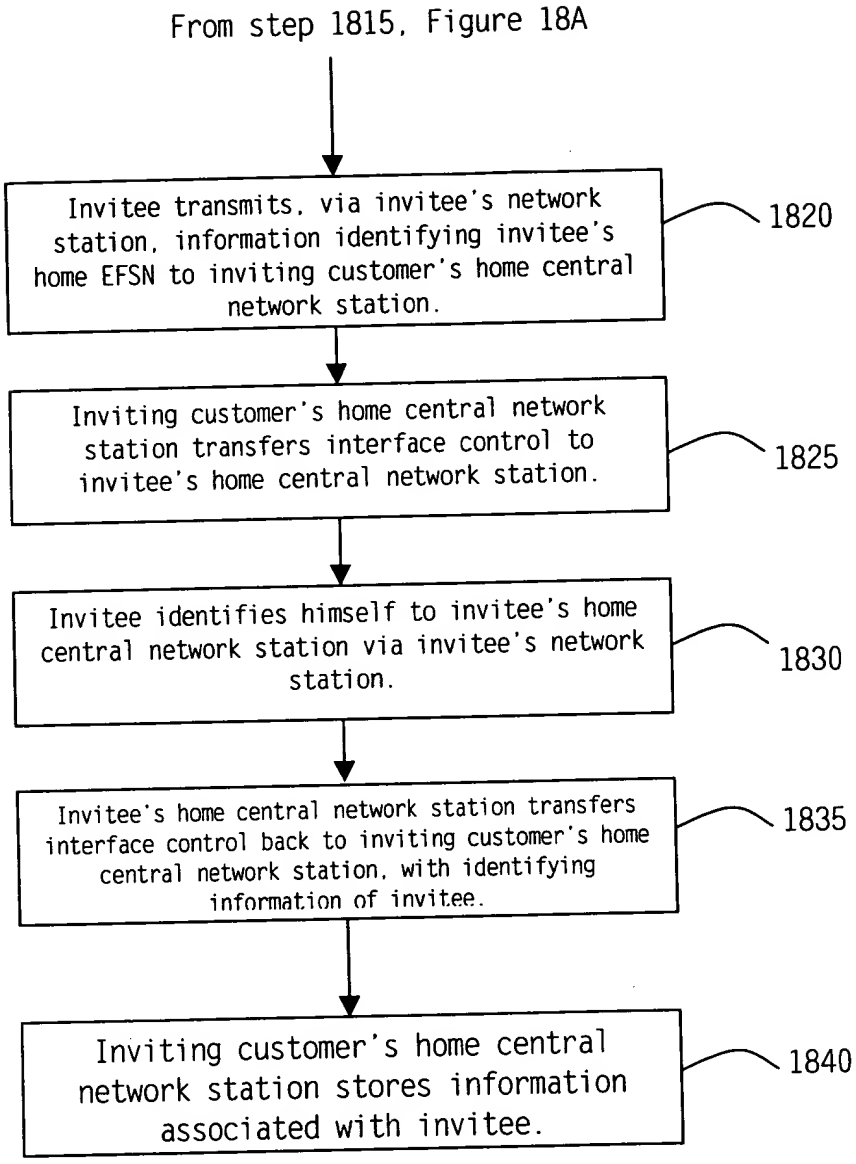

From step 1815, Figure 18A
Invitee transmits, via invitee's network station, information identifying invitee's home EFSN to inviting customer's home central network station.
1820
Inviting customer's home central network station transfers interface control to invitee's home central network station.
1825
Invitee identifies himself to invitee's home central network station via invitee's network station.
1830
Invitee's home central network station transfers interface control back to inviting customer's home central network station, with identifying information of invitee.
1835
Inviting customer's home central network station stores information associated with invitee.
1840

FIGURE 18B

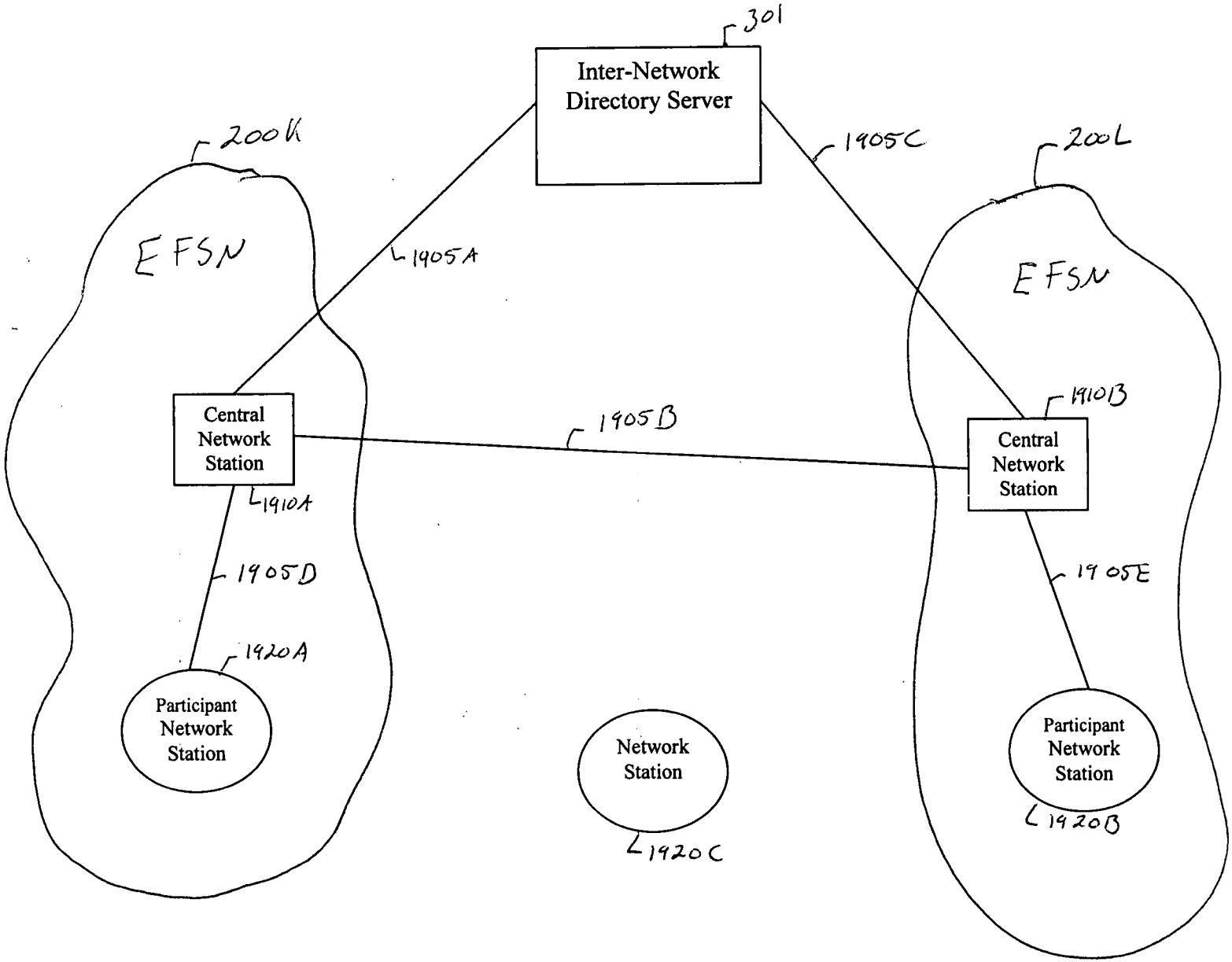

301
Inter-Network Directory Server
200K
EFSN
1905A
1905C
200L
EFSN
Central Network Station
1905B
1910B
Central Network Station
1910A
1905D
1905E
1920A
Participant Network Station
Network Station
1920C
Participant Network Station
1920B

Figure 19

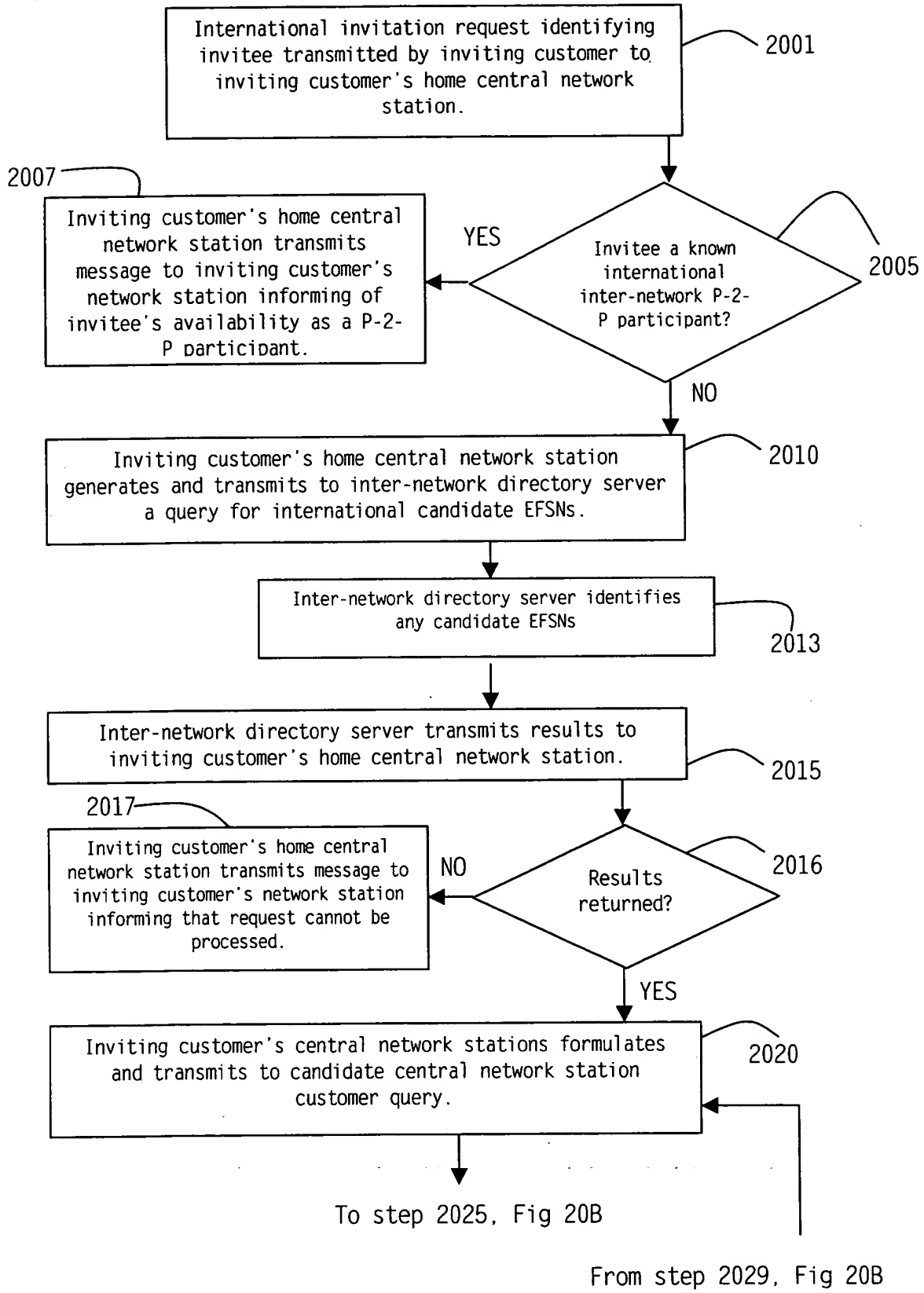

International invitation request identifying invitee transmitted by inviting customer to inviting customer's home central network station.
2001
Invitee a known international inter-network P-2-P participant?
2005
YES
2007
Inviting customer's home central network station transmits message to inviting customer's network station informing of invitee's availability as a P-2-P participant.
NO
Inviting customer's home central network station generates and transmits to inter-network directory server a query for international candidate EFSNs.
2010
Inter-network directory server identifies any candidate EFSNs
2013
Inter-network directory server transmits results to inviting customer's home central network station.
2015
Results returned?
2016
NO
2017
Inviting customer's home central network station transmits message to inviting customer's network station informing that request cannot be processed.
YES
Inviting customer's central network stations formulates and transmits to candidate central network station customer query.
2020
To step 2025, Fig 20B
From step 2029, Fig 20B

FIGURE 20A

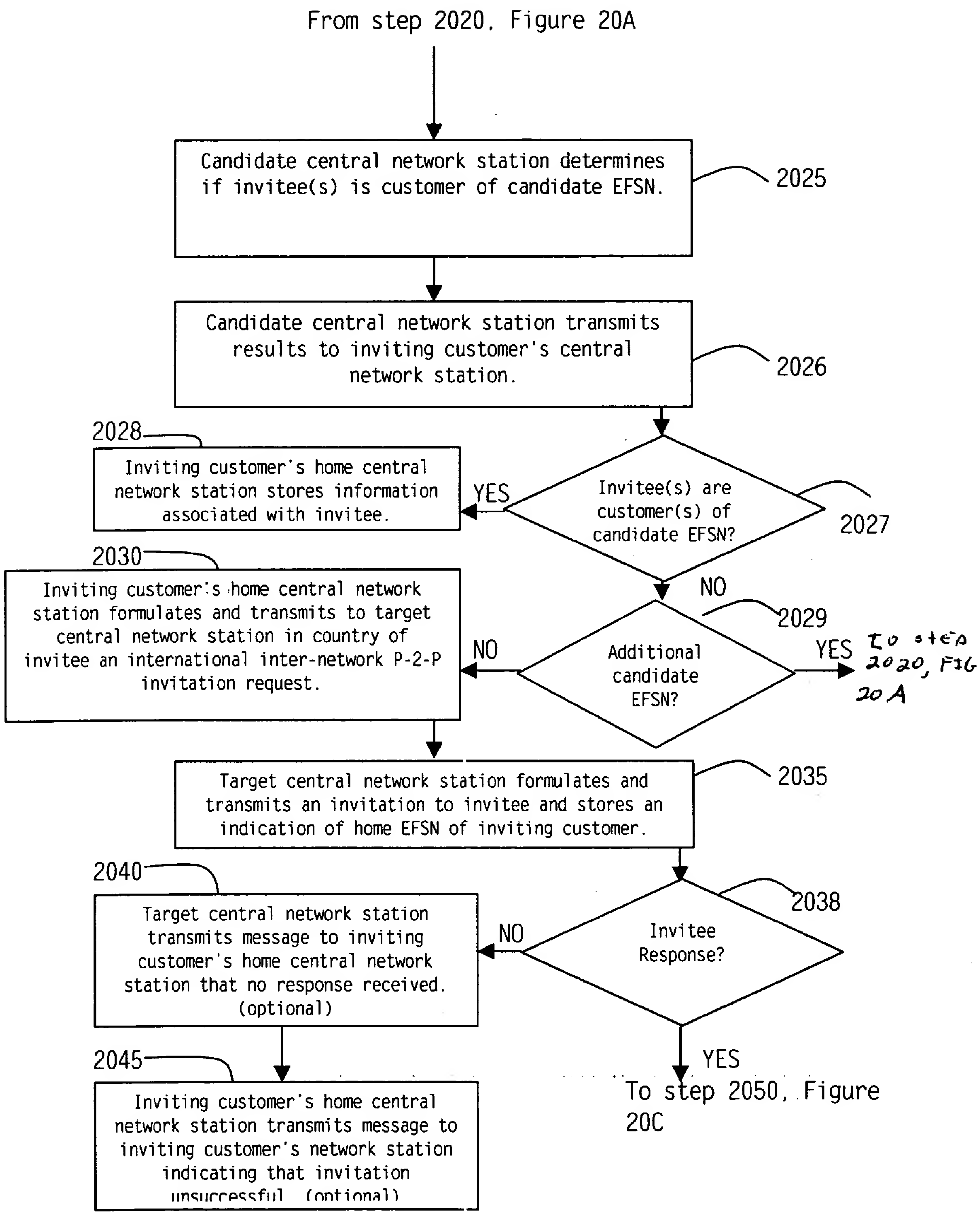

From step 2020, Figure 20A
Candidate central network station determines if invitee(s) is customer of candidate EFSN.
2025
Candidate central network station transmits results to inviting customer's central network station.
2026
2028
Inviting customer's home central network station stores information associated with invitee.
YES
Invitee(s) are customer(s) of candidate EFSN?
2027
NO
2030
Inviting customer's home central network station formulates and transmits to target central network station in country of invitee an international inter-network P-2-P invitation request.
NO
Additional candidate EFSN?
2029
YES
To step 2020, FIG 20A
Target central network station formulates and transmits an invitation to invitee and stores an indication of home EFSN of inviting customer.
2035
2040
Target central network station transmits message to inviting customer's home central network station that no response received. (optional)
NO
Invitee Response?
2038
YES
To step 2050, Figure 20C
2045
Inviting customer's home central network station transmits message to inviting customer's network station indicating that invitation unsuccessful (optional)

FIGURE 20B

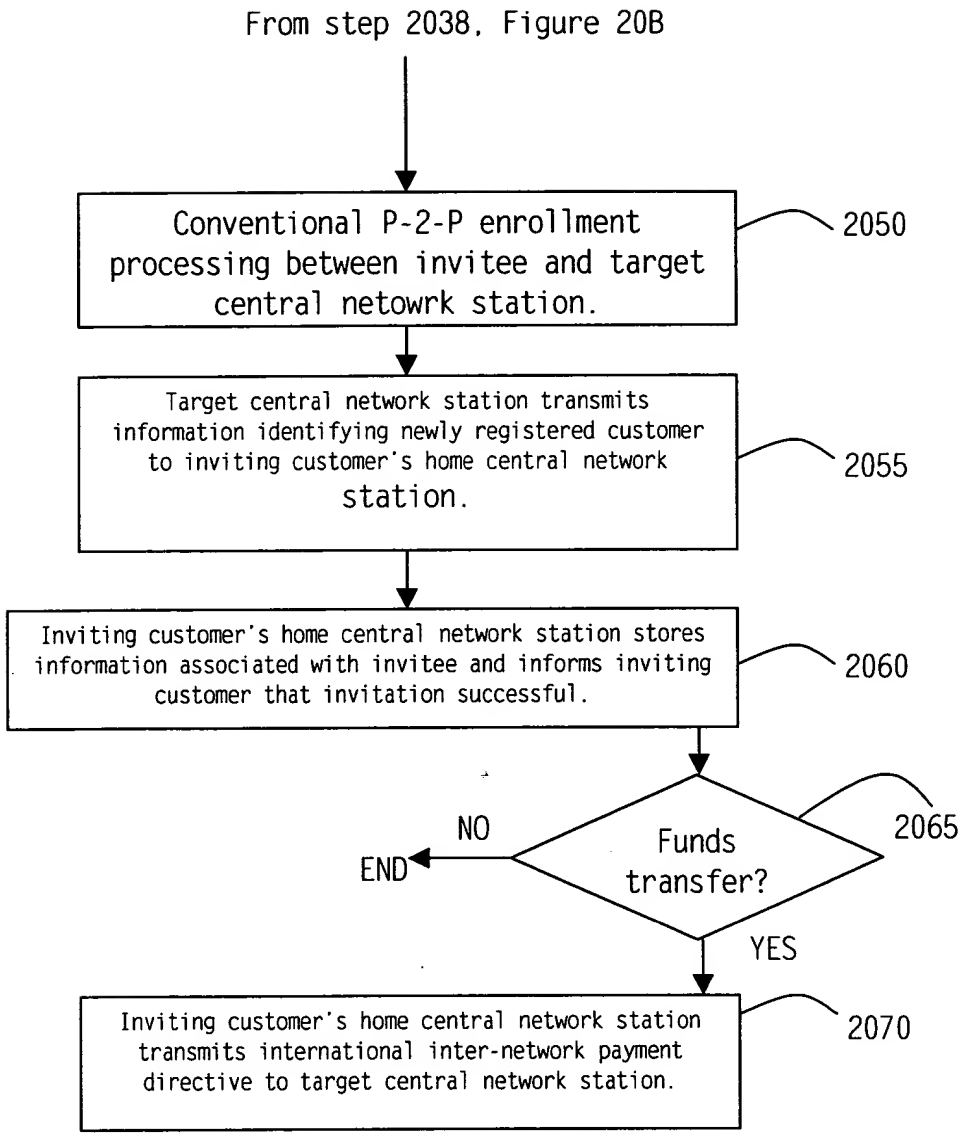

From step 2038, Figure 20B
Conventional P-2-P enrollment processing between invitee and target central netowrk station.
2050
Target central network station transmits information identifying newly registered customer to inviting customer's home central network station.
2055
Inviting customer's home central network station stores information associated with invitee and informs inviting customer that invitation successful.
2060
Funds transfer?
2065
NO
END
YES
Inviting customer's home central network station transmits international inter-network payment directive to target central network station.
2070

FIGURE 20C